

Fill in this information to identify your case and this filing:

Debtor 1	<b>Beth Ann Del Toro</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number	5:19-bk-05034		

☐ Check if this is an amended filing

## Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

**2130 Snowflake Court**

Street address, if available, or other description

**Bushkill**      **PA**      **18324-0000**  
City                      State                      ZIP Code

**Pike**

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**3 BR, 2 bath, Lot 85, Stage 5, Pine Ridge, Lehman Twp., Pike County, PA**  
**Jointly owned with estranged husband Irving Del Toro**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$123,350.00</b>	<b>\$123,350.00</b>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Tenants by the Entireties**

☐ Check if this is community property (see instructions)

**If you own or have more than one, list here:**

1.2

**112 Locust Street**

Street address, if available, or other description

**Millheim PA 16854-0000**

City State ZIP Code

**Centre**

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**3 BR, 2 bath single-family home**  
**Joint with sister Lorraine Herman (no mortgage)**  
**\$138,333.00 minus 10% costs of sale and preparations for sale/ divided by 2 = \$62,250.00**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$62,250.00**

Current value of the portion you own?

**\$62,250.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Joint tenant**☐ Check if this is community property (see instructions)**If you own or have more than one, list here:**

1.3

**Snowflake Court**

Street address, if available, or other description

**Bushkill PA 18324-0000**

City State ZIP Code

**Pike**

County

**What is the property?** Check all that apply

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☒ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**Unimproved building lot, Pine Ridge Community, Snowflake Court, Bushkill, Pike County, PA**  
**Jointly owned with estranged husband, Irving Del Torro. Half of \$3,000.00 value**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$1,500.00**

Current value of the portion you own?

**\$1,500.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Tenants by the Entireties**☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=&gt;

**\$187,100.00****Part 2: Describe Your Vehicles**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ No☒ Yes

3.1 Make: **Ford**  
 Model: **Escape**  
 Year: **2019**  
 Approximate mileage: **8,843**  
 Other information:

**in Debtor's possession; very  
good condition**

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put  
the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

**Current value of the  
entire property?****Current value of the  
portion you own?****\$15,627.00****\$15,627.00****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*☐ No☒ Yes

4.1 Make: **2 Kayaks and Paddles**  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Other information:

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put  
the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

**Current value of the  
entire property?****Current value of the  
portion you own?****\$200.00****\$200.00**

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for  
pages you have attached for Part 2. Write that number here.....=>**

**\$15,827.00****Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**6. Household goods and furnishings***Examples: Major appliances, furniture, linens, china, kitchenware*☐ No☒ Yes. Describe.....

**Kitchenware; table & chairs; refrigerator; dishwasher; microwave;  
stove/oven; washer & dryer; living & bedroom furniture; misc.  
household goods & furnishings; groceries; cleaning supplies,  
linens, bedding, music; movies; misc. lawn & garden equipment  
and hand tools in Debtor's possession. Held for Debtor's personal  
use, no single item of which exceeds \$625 in value.**

**\$2,400.00****7. Electronics***Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices  
including cell phones, cameras, media players, games*☐ No☒ Yes. Describe.....

Televisions; laptop computer; tablet; stereo; misc. home electronics in Debtor's possession. Held for Debtor's personal use, no single item of which exceeds \$625 in value. Held for Debtor's personal use, no single item of which exceeds \$625 in value.

**\$800.00****8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No☒ Yes. Describe.....

Books and pictures in Debtor's possession; 10 carousel horses in Debtor's possession

**\$500.00****9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No☐ Yes. Describe.....**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No☐ Yes. Describe.....**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No☒ Yes. Describe.....

Clothing in Debtor's possession

**\$1,000.00****12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No☒ Yes. Describe.....

Watch; wedding band; necklaces; bracelets; earrings; misc. gold & costume jewelry in Debtor's possession

**\$1,200.00****13. Non-farm animals**

Examples: Dogs, cats, birds, horses

☐ No☒ Yes. Describe.....

3 dogs in Debtor's possession

**\$1.00****14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....****\$5,901.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the**

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**portion you own?**  
Do not deduct secured  
claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

**Cash in  
Debtor's  
possession**

**\$25.00**

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1.	<b>Checking Acct.</b> #****1070	<b>Citizens Bank</b> <b>Matamoras, PA</b>	<b>\$133.61</b>
17.2.	<b>Checking Acct.</b> #****4569	<b>Wells Fargo Bank</b> <b>East Stroudsburg, PA</b> <b>Joint with Irving Del Toro</b>	<b>\$9.26</b>
17.3.	<b>Savings Acct.</b> #****2689	<b>Wells Fargo Bank</b> <b>East Stroudsburg, PA</b> <b>Joint with Irving Del Toro</b>	<b>\$6.72</b>
17.4.	<b>Savings Acct.</b> #****8242	<b>Wells Fargo Bank</b> <b>East Stroudsburg, PA</b> <b>Joint with Irving Del Toro</b>	<b>\$17.91</b>
17.5.	<b>Savings Acct.</b> #****8119	<b>Wells Fargo Bank</b> <b>East Stroudsburg, PA</b> <b>Joint with Irving Del Toro</b>	<b>\$5.18</b>
17.6.	<b>Checking Acct.</b> #****4572	<b>Wells Fargo Bank</b> <b>East Stroudsburg, PA</b> <b>Joint with Irving Del Toro</b>	<b>\$4.29</b>
17.7.	<b>Prime Checking</b> <b>Acct. #****9232</b>	<b>Wells Fargo Bank</b> <b>East Stroudsburg, PA</b> <b>Joint with Irving Del Toro</b>	<b>\$9.56</b>

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

**401(k)****Employer-sponsored 401(k) Plan  
Optimum  
NON-ESTATE PROPERTY****\$1.00****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☐ No☒ Yes.....

Issuer name and description.

**Annuity #\*\*\*\*6555****PNC Investments****PNC Ins Services****620 Liberty Ave 26th Fl****Pittsburgh, PA 15222****Debtor receives \$31.05 monthly from her Aunt's estate. Her last payment will  
be received on 12/28/19.****\$372.60****24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the  
portion you own?**Do not deduct secured  
claims or exemptions.**28. Tax refunds owed to you**☐ No☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**Anticipated Tax Refund****Federal****\$2,321.00**

**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:**Employer-sponsored term life  
insurance policy  
NO CASH VALUE****Debtor's sister****\$1.00****Whole Life Insurance Policy #5041  
Prudential Life Insurance Co.****Debtor's sister****\$7,422.13****32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$10,329.26****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.

**Part 7:** Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?***Examples:* Season tickets, country club membership☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here .....****\$0.00****Part 8:** List the Totals of Each Part of this Form

<b>55. Part 1: Total real estate, line 2 .....</b>		<b>\$187,100.00</b>
<b>56. Part 2: Total vehicles, line 5</b>	<b>\$15,827.00</b>	
<b>57. Part 3: Total personal and household items, line 15</b>	<b>\$5,901.00</b>	
<b>58. Part 4: Total financial assets, line 36</b>	<b>\$10,329.26</b>	
<b>59. Part 5: Total business-related property, line 45</b>	<b>\$0.00</b>	
<b>60. Part 6: Total farm- and fishing-related property, line 52</b>	<b>\$0.00</b>	
<b>61. Part 7: Total other property not listed, line 54</b>	<b>+</b> <b>\$0.00</b>	
<b>62. Total personal property. Add lines 56 through 61...</b>	<b>\$32,057.26</b>	Copy personal property total <b>\$32,057.26</b>
<b>63. Total of all property on Schedule A/B. Add line 55 + line 62</b>		<b>\$219,157.26</b>